

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

Juanita Barrett,

Plaintiff,

vs.

Online Information Services, Inc., a
foreign corporation,

Defendant.

Case No.:

COMPLAINT

JURY TRIAL DEMAND

NOW COMES THE PLAINTIFF, JUANITA BARRETT, BY AND
THROUGH COUNSEL, Matthew Landreau, and for her Complaint against the
Defendant, pleads as follows:

JURISDICTION

1. This court has jurisdiction under the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. §1692k(d) and 28 U.S.C. §§1331,1337.

VENUE

2. The transactions and occurrences which give rise to this action occurred in the City of Conyers, Rockdale County, Georgia.
3. Venue is proper in the Northern District of Georgia, Atlanta Division.

PARTIES

4. Plaintiff is a natural person residing in City of Conyers, Rockdale County, Georgia.
5. The Defendant to this lawsuit is Online Information Services, Inc., which is a foreign corporation that conducts business in the State of Georgia.

GENERAL ALLEGATIONS

6. Defendant is attempting to collect a consumer type debt (“the alleged Debt”) in the amount of \$289.00 allegedly owed by Plaintiff to PSEG Services Corporation.
7. Plaintiff disputes the alleged Debt.
8. On or about October 03, 2019, Plaintiff obtained her Trans Union credit disclosure and noticed Defendant reporting the alleged Debt.
9. On or about October 24, 2019, Plaintiff sent Defendant a letter disputing the alleged Debt.
10. On November 26, 2019, a prospective lender, Continental Fin Co, obtained Plaintiff’s Trans Union credit file.
11. On December 3, 2019, Premium Credit Bureau, another prospective lender, obtained Plaintiff’s Trans Union credit file.
12. On or about December 18, 2019, Plaintiff obtained her Trans Union credit disclosure, which showed that Defendant failed or refused to flag the

account reflected by the alleged Debt as disputed, in violation of the FDCPA.

13. In the credit reporting industry, data furnishers, such as the Defendant, communicate electronically with the credit bureaus.

14. Defendant had more than ample time to instruct Trans Union to flag its trade line as Disputed.

15. Defendant's inaction to have its trade line on Plaintiff's credit reports flagged as disputed was either negligent or willful.

16. Plaintiff suffered pecuniary and emotional damages as a result of Defendant's actions. His credit report continues to be damaged due to the Defendant's failure to properly report the associated trade line.

VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT

17. Plaintiff reincorporates the preceding allegations by reference.

18. At all relevant times, Defendant, in the ordinary course of its business, regularly engaged in the practice of collecting debts on behalf of other individuals or entities.

19. Plaintiff is a "consumer" for purposes of the FDCPA, and the account at issue in this case is a consumer debt.

20. Defendant is a "debt collector" under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §1692a(6).

21. Defendant's foregoing acts in attempting to collect this alleged debt violated 15 U.S.C. §1692e(8) by communicating to any person credit information, which is known to be false or should be known to be false, including failure to report a disputed debt as disputed.

22. As a direct and proximate cause of the Defendant's failure to flag its trade line as disputed, Plaintiff has suffered economic, emotional, general, and statutory damages as a result of these violations of the FDCPA.

WHEREFORE, PLAINTIFF PRAYS that this court grant her a judgment against Defendant for actual damages, costs, interest, and attorneys' fees.

DEMAND FOR JUDGMENT RELIEF

Accordingly, Plaintiff requests that the Court grant him the following relief against the Defendant:

- a. Actual damages;
- b. Statutory damages; and
- c. Statutory costs and attorneys' fees.

JURY DEMAND

Plaintiff hereby demands a trial by Jury.

DATED: January 22, 2020

By: /s/ **Matthew Landreau**

Matthew Landreau

Bar Number 301329

22142 West Nine Mile Road

Southfield, MI 48033

Telephone: (248) 353-2882

Facsimile: (248) 353-4840

E-Mail: matt@crlam.com

Attorneys for Plaintiff,

Juanita Barrett